

# Do you qualify to save money each year in Medicare expenses?

Answer these three questions to find out.

## 1. Do you have Medicare Part A, also known as hospital insurance?

**Yes** Go to question 2.

**No** You do not qualify for the Medicare Savings Programs at this time.



If you're not sure, look on your red, white, and blue Medicare insurance card or call Social Security toll-free at **1-800-772-1213** to find out. TTY users should call **1-877-486-2048**. If you must pay for Medicare Part A, but cannot afford it, you should continue with question two because there is a program that may pay the Medicare Part A premium for you.

## 2. Are you an individual with a monthly income of less than \$1,068\* or a couple with a monthly income of less than \$1,426\*? (Income limits will increase slightly each year and are higher in Alaska and Hawaii.)

**Yes** Turn page over. Go to question 3.

**No** You may not qualify for the Medicare Savings Programs at this time.

\*2004 rates (Income limits increase slightly every year.)

### 3. Are you an individual with resources of \$4,000 or less or a couple with resources of \$6,000 or less?

Resources include things like money in a checking account or savings account, stocks, or bonds. When you are figuring out your resources, do not include your home, a car, burial plots, up to \$1,500 for burial expenses, furniture, or the combined face value of your life insurance policy if it is \$1,500 or more.

Note: If you have a disability and lost your Medicare because you returned to work and are eligible to purchase Medicare Part A benefits, you should also apply. To qualify, you must be an individual with a monthly income of less than \$3,189\* and resources of \$4,000\*\* or less. Or you must be a couple with a monthly income of less than \$4,249\* and resources of \$6,000\* or less.

## Yes

These programs are part of the state medical assistance program, so call your state medical assistance office. Their phone number is in the blue government section of your local phone book, or call Medicare's 24-hour helpline toll-free at **1-800-Medicare (1-800-633-4227)**. Tell them you want information on **The Medicare Savings Programs**. It may also be called the dual-eligible program. Or, visit [www.medicare.gov](http://www.medicare.gov). TTY users should call **1-877-486-2048**.



## No

You may not qualify for the Medicare Savings Programs at this time.

\* 2004 rates (Income limits increase slightly every year.)

\*\* Individual states may have more generous requirements.